

CLAIMS

What is claimed is:

1. A blockchain-based claim settlement method, wherein a blockchain comprises a node device of a claim settlement agency party and a node device of a service processing agency party, and the method comprises:

obtaining, by the node device of the claim settlement agency party from a distributed database of the blockchain, a target transaction sent to the blockchain by the node device of the service processing agency party, wherein the target transaction comprises service behavior data generated by a claimant ~~in the node device of the service processing agency party;~~

~~generating claim settlement solution logic for the claimant based on the service behavior data included in the target transaction;~~ invoking, by the node device of the claim settlement agency party through the target transaction, a smart contract deployed on the blockchain, wherein the smart contract includes generation logic executable through the smart contract to generate claim settlement solution logic and includes execution logic executable through the smart contract to execute the claim settlement solution logic;

executing, by the node device of the claim settlement agency party through the smart contract, the generation logic to generate the claim settlement solution logic based on the service behaviour data included in the target transaction; and

executing, by the node device of the claim settlement agency party through the smart contract, the claim settlement solution logic according to the execution logic of the claim settlement solution logic.

2. The method according to claim 1, wherein the blockchain further comprises a node device of ~~a~~ the claimant, and the claim settlement solution logic comprises a claim amount to be paid to the claimant; and

the executing the claim settlement solution logic comprises initiating a transfer transaction with an amount equal to the claim amount to a terminal of the claimant via the blockchain.

3. The method according to claim 1, wherein the distributed database of the blockchain stores a policy transaction for the claimant sent by the node device of the claim settlement agency party, wherein the policy transaction is used for recording claim settlement logic corresponding to the claimant; and

the generating claim settlement solution logic for the claimant based on the service behavior data included in the target transaction comprises:

obtaining the policy transaction from the distributed database of the blockchain; and

generating the claim settlement solution logic for the claimant based on the service behavior data included in the target transaction and the policy transaction of the claimant.

4. The method according to claim 1, wherein the service behavior data is encrypted by a public key of the claim settlement agency party, and the method further comprises:

decrypting, by the node device of the claim settlement agency party, the encrypted service behavior data by using a private key corresponding to the public key.

5. The method according to any one of claims 1 to 4, wherein the ~~generating claim settlement solution logic for the claimant based on the service behavior data included in the target transaction, and executing the claim settlement solution logic comprises:~~

~~invoking a smart contract deployed on the blockchain, and completing the claim settlement solution logic for the claimant and executing the claim settlement solution logic based on generation logic of the claim settlement solution logic and execution logic of the claim settlement solution logic declared in the smart contract~~blockchain is based on a Practical Byzantine Fault Tolerance (PBFT) consensus algorithm.

6. The method according to claim 1, wherein the blockchain is a consortium chain, and the node device of the claim settlement agency party and the node device of the service processing agency party are member node devices of the consortium chain.

7. The method according to claim 6, wherein the service processing agency party is a hospital, the claim settlement party is a medical insurance agency, and the claimant is a patient user; and the consortium chain further comprises a member node device of a drug agency ~~party,~~ a the distributed database ~~of the consortium chain~~ records a drug pricing transaction sent by the member node device of the drug agency ~~party,~~ and the drug pricing transaction comprises a drug price.

8. A blockchain-based claim settlement apparatus, wherein a blockchain comprises a node device of a claim settlement agency party and a node device of a service processing agency party, and the apparatus comprises:

an obtaining unit configured to obtain, from a distributed database of the blockchain, a target transaction sent by the node device of the service processing agency party, wherein the target transaction comprises service behavior data ~~generated by of~~ a claimant ~~in the node device of the service processing agency party;~~

a generation unit configured to ~~generate claim settlement solution logic for the claimant based on the service behavior data included in the target transaction; invoke, through the target transaction, a smart contract deployed on the blockchain, wherein the smart contract includes generation logic executable through the smart contract to generate claim settlement solution~~

logic and includes execution logic executable through the smart contract to execute the claim settlement solution logic; and

an execution unit configured to:

execute, through the smart contract, the generation logic to generate the claim settlement solution logic based on the service behaviour data included in the target transaction; and

execute, through the smart contract, the claim settlement solution logic according to the execution logic of the claim settlement solution logic.

9. The apparatus according to claim 8, wherein the blockchain further comprises a node device of ~~a~~the claimant, and the claim settlement solution logic comprises a claim amount to be paid to the claimant; and

the execution unit is configured to initiate a transfer transaction with an amount equal to the claim amount to a terminal of the claimant via the blockchain.

10. The apparatus according to claim 8, wherein the distributed database of the blockchain stores a policy transaction for the claimant sent by the node device of the claim settlement agency party, wherein the policy transaction is used for recording claim settlement logic corresponding to the claimant; and

the generation unit is configured to:

obtain the policy transaction from the distributed database of the blockchain; and

generate the claim settlement solution logic for the claimant based on the service behavior data included in the target transaction and the policy transaction of the claimant.

11. The apparatus according to claim 8, wherein the service behavior data is encrypted by a public key of the claim settlement agency party, and the apparatus further comprises:

a decryption unit configured to decrypt the encrypted service behavior data ~~by the claim settlement agency party~~ using a private key corresponding to the public key.

12. The apparatus according to any one of claims 8 to 11, wherein the ~~generation unit and the execution unit are configured to:~~

~~invoke a smart contract deployed on the blockchain, and complete the claim settlement solution logic for the claimant and execute the claim settlement solution logic based on generation logic of the claim settlement solution logic and execution logic of the claim settlement solution logic declared in the smart contract~~blockchain is based on a Practical Byzantine Fault Tolerance (PBFT) consensus algorithm.

13. The apparatus according to claim 8, wherein the blockchain is a consortium chain, and the node device of the claim settlement agency party and the node device of the service processing agency party are member node devices of the consortium chain.

14. The apparatus according to claim 13, wherein the service processing agency party is a hospital, the claim settlement party is a medical insurance agency, and the claimant is a patient user; and the consortium chain further comprises a member node device of a drug agency-party, ~~a-the~~ distributed database ~~of the consortium chain~~ records a drug pricing transaction sent by the member node device of the drug agency-party, and the drug pricing transaction comprises a drug price.

15. A computer device, comprising a storage and a processor, wherein the storage stores a computer program executable on the processor; and the processor, when executing the computer program, performs the method according to any one of claims 1 to 7.